

In re:
Jeffrey C. Crosson, Sr.
Christine M. Crosson
Debtors

Case No. 18-10800-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jun 04, 2021

User: admin
Form ID: 3180W

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Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey C. Crosson, Sr., Christine M. Crosson, 1736 Franklin St., Hellertown, PA 18055-1006
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14214296	+ George M. Lutz, Esquire, Hartman, Valeriano, Magovern & Lutz, P.C, 1025 Berkshire Blvd., Suite 700, Wyomissing, PA 19610-1284
14082510	THE BANK OF NEW YORK MELLON TRUST COMPANY, et. al., OCWEN LOAN SERVICING, LLC, Attention: Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH, FL 33416-4605
14286671	+ U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 05 2021 03:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 05 2021 01:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Jun 05 2021 01:13:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14092161	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 05 2021 00:49:22	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14086534	EDI: CAPITALONE.COM	Jun 05 2021 03:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14087583	EDI: BL-BECKET.COM	Jun 05 2021 03:03:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14052570	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 05 2021 01:12:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14092168	Email/PDF: resurgentbknotifications@resurgent.com	Jun 05 2021 00:49:24	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14092132	Email/PDF: resurgentbknotifications@resurgent.com	Jun 05 2021 00:49:24	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14092061	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 05 2021 00:49:22	MERRICK BANK, Resurgent Capital Services,

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14072058	+ EDI: MID8.COM		PO Box 10368, Greenville, SC 29603-0368
		Jun 05 2021 03:03:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14076099	EDI: PRA.COM		
		Jun 05 2021 03:03:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14081442	+ EDI: JEFFERSONCAP.COM		
		Jun 05 2021 03:03:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14068294	EDI: Q3G.COM		
		Jun 05 2021 03:03:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14092593	+ Email/Text: bncmail@w-legal.com		
		Jun 05 2021 01:13:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14069962	EDI: WFFC.COM		
		Jun 05 2021 03:03:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14077646	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY NATIONAL ASSOCIATION FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUC andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor New Residential Mortgage Loan Trust 2019-5 andrew.spivack@brockandscott.com wbecf@brockandscott.com
FREDERICK L. REIGLE	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreigle13.com ecf_frpa@trustee13.com
GEORGE M. LUTZ	on behalf of Joint Debtor Christine M. Crosson glutz@hvmlaw.com amerkey@hvmlaw.com;r49419@notify.bestcase.com
GEORGE M. LUTZ	

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on behalf of Debtor Jeffrey C. Crosson Sr. glutz@hvmlaw.com, amerkey@hvmlaw.com;r49419@notify.bestcase.com

JEROME B. BLANK

on behalf of Creditor The Bank of New York Mellon Trust Company National Association paeb@fedphe.com

KEVIN G. MCDONALD

on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2018-PM28
bkgroup@kmlawgroup.com

MARIO J. HANYON

on behalf of Creditor The Bank Of New York Mellon et al wbecf@brockandscott.com wbecf@brockandscott.com

REBECCA ANN SOLARZ

on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2018-PM28
bkgroup@kmlawgroup.com

ROBERT J. DAVIDOW

on behalf of Creditor The Bank Of New York Mellon et al robert.davidow@phelanhallinan.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor The Bank Of New York Mellon et al paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM MILLER*R

on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com ECF_FRPA@Trustee13.com

WILLIAM EDWARD CRAIG

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com

WILLIAM EDWARD CRAIG

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com,
mortoncraigecef@gmail.com

TOTAL: 16

Information to identify the case:

Debtor 1	<u>Jeffrey C. Crosson Sr.</u>	Social Security number or ITIN	xxx-xx-1335
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christine M. Crosson</u>	Social Security number or ITIN	xxx-xx-6877
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-10800-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey C. Crosson Sr.

Christine M. Crosson

6/3/21

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.